



NFL PLAYERS BENEFITS

200 St. Paul Place • Suite 2420 • Baltimore, Maryland 21202-2040
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REGISTERED/RETURN RECEIPT

November 5, 2001

Mr. Andre T. Royal
6333 Lilly Pad Court
Charlotte, NC 28262

Re: Bert Bell/Pete Rozelle NFL Player Retirement Plan

Dear Mr. Royal:

At their meeting held **October 18, 2001** the Retirement Board reclassified your Total and Permanent disability benefits from the Inactive category to the Football Degenerative category and established an effective date of 03/01/2001. Your gross monthly benefit will be approximately \$4,000.00.

As a result of this approval, you are eligible for benefits under the NFL Player Supplemental Disability Plan in the amount of \$5,167.00 per month.

The Plan provides that total and permanent disability benefits are payable for life or until the cessation of the total and permanent disablement. These benefits are subject to periodic examination as directed by the Retirement Board. Please be advised the Plan states a player is eligible for total and permanent disability benefits if he is "totally disabled to the extent that he is substantially prevented from or substantially unable to engage in any occupation or employment for remuneration or profit." If you are employed or capable of being employed in the future, you have an obligation to notify the Plan Office immediately.

Disability payments are taxable income. Enclosed are the applicable tax forms for you to complete and return to the Plan Office. Payments may not commence until these forms are received in Baltimore.

The particulars surrounding this benefit will be described in the letter which accompanies your first check.

If you have any questions, do not hesitate to contact this office.

Very truly yours,

Sarah E. Gannett
Director

SEG:rme

cc: Michele Yaras-Davis
Valerie Cross

Enclosure